

=> d his

(FILE 'USPAT' ENTERED AT 12:35:58 ON 23 MAY 96)

L1 942 S (364/401 OR 364/406 OR 364/408)/CCLS  
L2 95395 S FD > 19931122  
L3 869 S L1 NOT L2  
L4 217 S ((CHECK# OR CHEQUE#) (3A) (ENDORS? OR CLEAR? OR PROCESS?  
OR  
L5 15 S L4 AND L3  
SET HIGH OFF  
L6 942 S (364/401 OR 364/406 OR 364/408)/CCLS  
L7 95395 S FD > 19931122  
L8 95322 S L7 NOT L6  
L9 217 S L4  
L10 869 S L6 NOT L7  
L11 15 S L10 AND L9  
SET HIGH ON  
L12 7 S L11 AND ENDORS?  
L13 202 S L9 NOT L11  
L14 20 S L13 AND ENDORS?

US PAT NO: 5,412,190 [IMAGE AVAILABLE] L5: 2 of 15  
TITLE: Electronic \*\*check\*\* \*\*presentment\*\* system having a  
return item notification system incorporated therein

ABSTRACT:

An Improved Electronic \*\*Check\*\* \*\*Presentment\*\* System Having a Return Item Notification System Incorporated Therein provides banks with a fully automated capability to receive early notification of \*\*checks\*\* that it previously \*\*presented\*\* to a payor bank and that have subsequently been identified by the payor bank as return checks or unpaid items. Moreover, the Improved Electronic \*\*Check\*\* \*\*Presentment\*\* System allows those banks utilizing it to transmit return notifications to downstream correspondent banks and customers. Additionally, the Improved Electronic \*\*Check\*\* \*\*Presentment\*\* System Having a Return Item Notification System Incorporated Therein provides presenting banks with the capability to automatically instruct the payor banks' systems as to the method of handling particular return checks, in advance of any return or pay/no pay decision by a payor bank, through the capability to append a selected disposition code to the electronic information associated with the check, at the time the \*\*check\*\* is initially \*\*processed\*\* by the presenting bank. As a by-product, the Improved Electronic \*\*Check\*\* \*\*Presentment\*\* System provides \*\*presenting\*\* banks with the capability to correlate item sequence numbers assigned to checks by other banks with different item sequence numbers originally assigned to these \*\*checks\*\* by the \*\*presenting\*\* bank. It also provides the capability to reconcile paper checks to electronic check records, even in the event that the paper checks are not in the same order as the electronic check records.

INVENTOR: Stanley M. Josephson, Dallas, TX  
Michael F. Kopesec, Grapevine, TX  
P. Darrell Royal, Dallas, TX  
Thomas S. Stephens, Addison, TX  
Mitchell D. Thompson, Dallas, TX

US PAT NO: 5,265,007 [IMAGE AVAILABLE]  
TITLE: Central \*\*check\*\* \*\*clearing\*\* system

L5: 8 of 15

ABSTRACT:

A central \*\*check\*\* \*\*clearing\*\* association by which different member banks and financial institutions can each settle debit and credit balances with respect to other member institutions on a predetermined periodic basis and methods and systems by which the association is operable. The system and method is independent of conventional central bank district geographic and institutional boundaries and time zones.

INVENTOR: John L. Barnhard, Jr., Worthington, OH

Thomas K. Bowen, Westerville, OH

Terry L. Geer, Baltimore, OH

John W. Liebersbach, Gahanna, OH

US PAT NO: ~~5,267,159~~ [IMAGE AVAILABLE]

L5: 9 of 15

TITLE: Electronic \*\*check\*\* \*\*presentment\*\* system

ABSTRACT:

An Electronic \*\*Check\*\* \*\*Presentment\*\* System provides a bank with a fully automated capability for participating in the electronic exchange of check data. It allows banks that utilize the system to take MICR data that has been obtained through check capture methods, selectively extract particular check records and place them in the form of electronic cash letters, transfer the electronic cash letters to selected banks, receive electronic cash letters from other banks, reconcile the electronic cash letters against the paper cash letters when they arrive, and input the electronic MICR data into a database responsible for maintaining check records.

INVENTOR: Thomas S. Stephens, Addison, TX

George B. Anderson, Freehold, NJ

Daniel R. Mills, Los Angeles, CA

Richard A. Sherman, Marlboro, NJ

Harry B. Drollinger, McKinney, TX

US PAT NO: ~~5,198,975~~ [IMAGE AVAILABLE]

L5: 12 of 15

TITLE: Apparatus and method for \*\*processing\*\* of \*\*check\*\* batches in banking operations

ABSTRACT:

In the transfer of checks between facilities receiving \*\*checks\*\* and facilities for \*\*processing\*\* \*\*checks\*\*, \*\*checks\*\* are sorted into batches according to selected classifications at the check receiving facilities. The checks are accumulated in bundles and transferred to the \*\*check\*\* \*\*processing\*\* facility according to a predetermined schedule.

In the present invention, a batch slip is provided with each transferred bundle. The batch slip identifies the type of checks in the batch, identification of the receiving facility and a sequence number. The information is provided both in a bar code format and in a MICR format. The batch slip is kept with the associated batch of \*\*checks\*\* during the \*\*processing\*\* in the processing facility. Bar code readers are provided at various processing stations. The information extracted by the bar code readers and the MICR readers are transferred to a central processing unit

where the data can be analyzed and detailed information concerning current and previous processing activity and data files displayed or provided in reports.

INVENTOR: Donna J. Baker, Phoenix  
Kerry S. Jones, Phoenix, AZ

US PAT NO: 5,175,682 [IMAGE AVAILABLE] L5: 13 of 15

TITLE: Check system and method including prioritizing checks for transmission to banks for processing

ABSTRACT:

A method and structure are provided for **\*\*processing\*\*** **\*\*checks\*\*** in an extremely timely and cost-effective manner. A check recipient, such as a merchant, utility billing department, and the like, utilize hardware and software for quickly gathering data from checks received in order to allow prompt **\*\*processing\*\*** of those **\*\*checks\*\***. Such hardware preferably includes a reader for reading the MICR account information printed on the check, and means for associating that data with information pertaining to the transaction at hand, including for example, the dollar amount of the transaction. This information is combined in a data record which is stored for future batch data transmission to a clearing house or the issuing bank itself. In an alternative embodiment, this data is communicated in real time to the clearing house or issuing bank. In another embodiment, one or more selection criteria are used to determine which **\*\*checks\*\*** will be **\*\*processed\*\*** in real time, with the remaining **\*\*checks\*\*** being **\*\*processed\*\*** in the batch mode. For example, checks written above a threshold dollar amount, out of state checks, or any other high risk **\*\*checks\*\*** are **\*\*processed\*\*** in real time in order to minimize losses due to fraudulent check use.

INVENTOR: Connie Higashiyama, Redwood City, CA  
William Melton, Herndon, VA  
Ashok Narasimhan, Los Altos, CA